# RURAL WOMEN SELF -HELP PROJECTS AND COMMUNITY DEVELOPMENT IN THE CENTRAL SENATORIAL DISTRICT OF CROSS RIVER STATE, NIGERIA

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### **Abstract**

This study investigates rural women self-help projects and community development in central Senatorial District of Cross River State, Nigeria. Survey design was adopted for the study. Methods of data collection used was the questionnaire. Pearson Product Moment Correlation Coefficients was used to analysed the data. Findings from the study indicated among others, significant relationship between rural women self-help projects and community development. Educational projects reveal significant relationship with community Development. Based on the findings, the following recommendations were made among others. There is need for appropriate legislation at the state and local Government levels to encourage self-help cooperative society at the rural areas, financial credit pool should be created at the local government Areas to be assessed through women association.

Keywords: Rural Women, Self-help, Project, Community Development

#### Introduction

Self-Help Projects are age long practices among communities since the beginning of society. It is a practice through which community members come together to initiate projects to improve the living standard of their people (Omeje, 2014). Before the advent of colonialism, people were used to organizing themselves into groups and bringing resources together to provide working facilities to improve themselves and communities

(Ossai, 2020). In building houses, constructing of roads, clearing of farm roads, building markets stalls, and even in defending insurgents; in this context, self-help as a strategy has a long history. Echegu (2018), argued that, self-help project is a self-relevant end product of community development, which brings about the development of a community by enabling the people to exploit, to their advantage, resources which have been lying dormant and untapped. Self-help practice is an approach or strategy which does not involve actions by external agencies or government; rather it is an approach for inducing development in rural communities; and a major solution to the growing unemployment in societies. It helps to generate employment for a good number of people within their own social system (Shobana & Junofy, 2019). In the context of rural development, rural women have played catalytic role towards achievement of transformational economic, environmental and rural changes needed for sustainable development. This is inspite of limited funding, poverty, and sometimes, very low education. Although successive administrations in Nigeria have adopted various strategies or programmes to uplift the condition of rural areas through programmes aimed at better their living standard, there is still general doubt on whether these strategies or programmes have been sincerely implemented. Nigerian government have responded to issues of poverty reduction through policy pronouncements and implementation. Hence several strategies have been designed by Nigerian governments for purposes of empowering and improving the quality of life of the inhabitants (Nkpoyen, Okolie, Okwu, Archibong Isokon, Okorie Akwaji & Bassey, 2021))

Generally, in Africa, rural women have been seen to be engaged in community development projects through the use of self-help groups. Through the self-help groups, women are socially and economically empowered to attain status in their family and community. They also take action with the spheres of influence traditionally open to them. Elaborating on this, Oruwari (2017), stated that women have contributed through self-help projects to rural community development in so many ways; some are carried out at the grassroots by ordinary citizens, whereas others are initiated at the highest levels and serve as sustainable solutions to problems that are common throughout the world. As evidence of the failure of current development strategies mounts, it is becoming increasingly obvious that women's talents and capacities are being under-utilized (Minimol & Makesh, 2012).

Women self-help projects are therefore beginning to appear in all areas of rural community life. Through community base women-oriented initiatives, such as farmers' cooperative society, micro credit, and Community Association, poverty have been reduced in some communities; equality of opportunity for all has also been ensured by providing social services at affordable costs, and also raise the standard of living of the rural dwellers (Omorunyi, 2020). Women self-help projects are some of the many manifestations of transformations going on in rural communities. It represents an alternative strategy for development. The self-help projects give local women the opportunity to participate in shaping the lives of the people at the grassroots. The wide acceptance of self-help as a strategy for rural and community development is evidence in the number of projects initiated in various countries by the communities (Ganiyu, & Uzoagu, 2022). In his opinion, Akpomuvie (2018), argued that the success story of self-help is represented by the number of projects which are provided to the local people like: award of scholarship to indigent students, and increase in school enrolment among other benefits. According to Nkpoyen, Okolie, Okwu, Archibong Isokon, Okorie Akwaji & Bassey (2021) poverty in Nigeria poses one of the greatest challenges confronting our society. The feelings or rural dwellers towards their plight is occasioned by the inability of governments and Non-Governmental Organizations (NGOs) to efficiently harness resources to better the qualities of lives, address governance challenges, forestall policy summersaults etc (Nkpoyen, Okolie, Okwu, Archibong Isokon, Okorie Akwaji & Bassey, 2021).

In Europe, self-help is a voluntary movement and an approach through which people can perform certain social responsibilities and resolve local problems (Bagheri, & Nabavi, 2021). It strengthened disadvantaged communities to be able to face burning issues such as equal opportunities, as well as social and economic justice. In his opinion, Nishan (2020), asserted that Self-help in Europe prepares participants' cooperation for a common goal and establishes the results of authentic action for community development. Basically, it

establishes a clear intention, strong value and tested processes to contribute to change in the lives of communities.

After many years of exhaustive deliberations by scholars and stakeholders on how to improve the general wellbeing of the rural people, life has almost remained the same (Mammud, 2019). Movement away from the rural areas to the cities by both men and women is in the increase (Njoku & Mba, 2018). There is infrastructural decay and there is absence of social amenities in the rural communities in Nigeria (Ajay, 2019). This is inspite of several strategies adopted by government aimed at improving the lives of the people at the country-side.

Surprisingly, the lives of rural people are still characterized by misery, poverty, morbidity and general under-development (Obiakor & Okoroaffia, 2021). Rural areas in Central Senatorial District of Cross River State have not seen any significant improvement in terms of development despite claims of implementing several development projects by government. It has therefore, become a burden in the minds of the people and a thing of worry why the aims and objectives of rural community development programmes are not achieved in the State (Garba, 2018). Poverty in rural areas of the State is still persisting. People in the rural areas have contributed in their own little ways towards the development of their community but their efforts seem not to make much difference. Hence the justification for this study.

# Literature Review Self-help project

The failure of successive governments to meet the developmental needs of rural communities and the realization by rural dwellers that their social and economic condition can be improved if they embark on community self-help project, has been noticed in many rural communities (Olekar, & Yadav, 2018).

Women Self-Help Project or Self-help Groups (SHGs) are small group of individual members who voluntarily come together and form an association for achieving a common objective. In most cases, SHGs are constituted by persons known to one another and coming from the same community or neighbourhood. Self-help according to Saravanan,(2019) is small in size with membership ranging from 10 to 20 and is homogeneous. They have certain pre- groups binding factors. These groups start with saving and not with seeking credit from the group, then uses its savings to extend loans to members to meet their emergency and other attendant needs (Lahiri-Duff, 2022).

The origin of Self- Help Groups (SHGs) could be traced to the Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh (Lahiri-Dutt & Samanta, 2022). The Grameen Bank according to Joshi (2019), have engaged in giving loans without asking borrowers either to provide collateral or engage in paper work. SHGs have a common perception of need and desire towards collective action; empowering women not for economic need alone, but also for more holistic social development. They encourage women to participate in the decision making in their household, community local democratic sectors and prepare women to take leadership position (Nwankwo, 2017).

Self-help according to Omorunyi (2010), is an important concept in the process of community development, which is inherent in the concept of participation. This is because participation invites self-help since when people participate actively in their own affairs, they are also helping themselves. The concept highlights rural development as a movement of the people which underscores the fact that social improvement can only come about from the aspirations of the people themselves. It enables the local people to exploit to their advantage, the resources which would other-wise, lie dormant and prolong the poverty of their community. In rural development, self-help groups are encouraged to secure the active participation and cooperation of various groups in programmes designed to raise the standard of living and promote their development or well-being (Omorunyi, 2010). Contributing, Odife (2022), asserts that Self-help group enables the people to get together and plan to bring their community on the path of progress, hence, through self-help Group, members can define their problems, solve them and work themselves out of such problems. Therefore, the underlying principle about the concept of self-help group is the belief that when people are given the

opportunity to work out their own problem, the assumption is that they will find solutions with a lasting effort.

Self-help in the context of rural development is about carrying out of developmental and capital projects in the rural areas through community participation (Ogunleye-Adetona & Oladeinde, 2018). Supporting this view, Udoye (2020), saw self-help as entailing the development of the resources of the community by the efforts of members of that community alone, instead of relying on outside initiatives or assistance. It is an approach that encourages inward-looking of self or group improvement, which relies solely on own efforts and largely for own benefits. Under this approach to rural development, the principle is that individual or community effort determines their fate. This philosophy of development, according to Figueroa (2018), is an attempt made at encouraging and inspiring people in the determination of desirable change in goals and in the implementation of programmes to bring about the change deemed desirable for themselves and their communities.

According to Spiliotopoulou (2021), Self-help is one of the bases of effective community development in Cameroon as it is also in most of Sub-Saharan Africa. The concept of self-help to them, is located centrally within the discourse of community development and it is connected to related concepts like self-reliance, mutual-help, mass participation and rural development. The Self-help strategy advocates the need for people to improve their condition using local initiatives and resources in their own hands. This concept is fast being accepted as a new approach for community development. Its widespread acceptance in the development planning of some African countries has the tendency to give greater stimulus and cohesiveness to community development in these countries (Ogbonnaya, 2020). He further contends that in some African countries, community development has depended mostly on voluntary cooperative efforts. This could follow a traditional trait of communalism that clearly underscores the virtue of self-help in most African cultures. This explains the emerging trend in community development, which sees it as an important point of take-off for better living. The emphasis is to involve groups of people in the planning of programmes from which they may gain skills that will enable them to cope more successfully with the problems of their everyday life. Self-help could therefore be seen as development on the basis of a community's own resources, involving its people based on the potentials of its cultural values and tradition (Buye, 2022). It provides individuals and Communities opportunity to define their own development according to their own needs, values and aspirations (Sharma, 2022). According to Eno, Gboshi and Akwaji (2023) "the existence of groups with a sense of military alliances all round presupposes a centralized political administration directing the affairs of state or an organ of state that wielded such influence. In the diagnosis of contemporary threat to state stability, urbanization is inevitably included among the litany of emerging challenges" (Akwaji, Uyang and Abonor, 2017).

#### 2.1.2 Community development

Community development may be defined as socio-economic changes involving the transformation of agrarian society in order to reach a common set of development goals based on the capabilities and needs of the people. It is the process through which rural poverty is alleviated by sustained increase in the productivity and incomes of low rural workers and households. Agha (2018) argues that community development is the process whereby cultural, political and educational motivation of rural dwellers enables them to rationally exploit and harness the resources of their environment for the social and economic well-being of the society. Bassey (2020), in his book, "communities and their development as a process" stressed that community development is possible only when the people in the community first thoroughly discuss and define their wants and then plan together to satisfy them. UNESCO defines community development as the process by which the efforts of the people are united with the government to improve the economic, social, and cultural conditions of communities. Community development in simple terms is the process of improving the quality of human lives. It involves the sustained elevation of the entire community and social system towards a better human life. Shehu (2021) identified three important aspect of community development as:

Raising people's living standard – income and consumption levels, access to medical services, education, safe drinking water etc. through relevant economic growth process;

creating condition conducive for the growth of people's self-esteem through the establishment of social institutions that promote human dignity and respect; increasing people's freedom by enlarging the range of the choices by increasing varieties of consumer goods and services.

It is a process of social action in which people of the community organize themselves for the identification of their needs with maximum reliance on their own initiative and resources, supplemented with assistance in any form from government and non-governmental organization. Community development seeks to empower individuals and groups of their own initiative and resources, supplemented with assistance in any form from government and non-governmental organization.

## Self- help Women Educational Projects and Community Development

Education is seen as the tool that can break the structures of gender imbalance and dominance in our society and, in so doing, bring women to a position where they are able to influence policy and contribute to community development. In his opinion, Okolie & Ogheneakpoje (2021) observed that education is a means of opening one's mind and eye to the knowledge of good and beautiful things; a means of releasing man from the chain of ignorance to true forms of knowledge and ideas. It has to do with the various activities and processes which aimed at developing the individuals' knowledge, attitudes, values and understanding required in all works of life.

Contributing to the discussion on women self-help projects on education and community development, Ngwu (2019), stated that since literacy is a prerequisite for economic development, it diminishes exploitation and poverty; a contact point for the achievement of community liberation and abolition of gender oppression. Women self-help education initiatives according to Ngwu encourage illiterate people in the community to register in adult literacy classes, increase enrolment of children in school, and award scholarship to brilliant children. This help them to embrace new vision, learn to respond to new initiatives, agree to new existing institutions and where necessary, create new ones to serve economic, social and political ends. In his view Nicholson (2017) observed that women carry out enlightenment campaigns as part of their self-help projects. The aim of such campaign is to help members of the community to do business and interact with the environment. An illiterate person cannot succeed in his business transaction let alone creating a positive impact in his rural community.

Ntia (2013) in his study on the relationship between women education projects and rural community development discovered that women self-help education projects involve: fostering the need for young girls and women to play major roles in their nation's development through educational attainment, providing scholarship and funds to deserving students equipping schools with books and furniture, establishing and maintaining day care centers and nursery schools, in order to assist working mothers, and making donations such as desks, office furniture, books, pens etc. to boost the interest of both pupils and staff in schools, the overall impact of women self-help projects in education is therefore to improved standard of living of community members through various activities and programmes in their village community.

Supporting this view, Neha, Kelyani, Alejandra, Amir, & Shinjini (2021) maintained that women in Kenya have many reasons why it is important to contribute to the development of their community through intervention in educational activities. They have realised that there is a strong relationship between education and better life, nutrition, improved hygiene, low mortality and fertility rates, and economic development. According to Neha et al, it is against this backdrop that rural women in Kenya have taken educational activities very seriously as to meet the economic and social needs of their society through enhancing efficiency in the use of social and economic resources, which is believe will lead to economic growth and social well-being of the people.

## **Theoretical Anchorage**

### **Identity Empowerment Theory (IET)**

The proponent of the IET, C. Margaret Hall (1990), a Professor of Sociology in George Town University. The theory is built on documented patterns and predictabilities in interpersonal behaviour. The theory describes and explains critical and social processes that increase the probabilities and possibilities of

women's wellbeing and optical functioning. It states that women want to improve their effectiveness in their lives, and that they want to be in strong positions to live fully in both individual and social contexts. It shows how women decisions direct their lives into private or public activities. The theory illustrates some of the changes in the interplay between women's personal activities and their contributions to society and history. The theory is also grounded in the assumption that empowered women make meaningful commitments and undertake effective goal-oriented activities that they choose for themselves.

The premise of identity empowerments theory is that women's behaviour and quality of life and the general society can be changed by increasing the awareness of women and the strength of their social influences within the environment. The theory postulates further that all women can make some constructive change to enhance and improve both their situations and that of the wider society by consciously connecting personal and public aspects of their lives. In this context, women can enlarge their world and participate in broader spheres of activity traditionally reserved exclusively for men.

Based on this theory, women's empowerment would result from their awareness and actions in relation to themselves and the society. Women empowerment is a force for social change, in that, broad social patterns result from women's decisions and actions. This theory implies that women involvement in self-help projects leads to transformation in the lives of the members of the community.

## Methodology

- **3.1 Survey Research Design:** The design adopted for this research was the survey design. This method was preferred because it describes a phenomenon as it exists at the time of investigation and makes inferences about the population under study using the sample drawn from the population (Akwaji, Uyang and Abonor, 2017). The survey design is especially useful in this study to determine the opinions, and attitudes, of respondents on women self-help project and community development in the study area, and to generate new ideas, assumptions, and create direction for future research in the process. This design is therefore most useful to assess the role of women self-help projects on community development and how to sustain it.
- **3.2 Area of study:** The study area is Central Senatorial District of Cross River State. The Cross River Central Senatorial District is bounded to the North by Ogoja, Obudu and Obanliku local government areas; to the south by Biase and Akamkpa local government areas; to the east by the Republic of Cameroon and to the west by Ebonyi state. The Central senatorial district has a total population of 942,947; out of the number, 464,855 were females (National Population Commission, 2006). The area lies between latitude 5<sup>1</sup>6<sup>0</sup> to 8.3<sup>0</sup> North and longitude 8<sup>0</sup>9<sup>0</sup> East, with a landmass of about 200,000 meters. The Central Senatorial District has six local Government areas namely: Abi, Boki, Etung, Ikom, Obubra, and Yakurr local government areas.
- **3.3 Population of the Study:** The Population of this study comprised all women inhabiting the six local government areas in the Cross River Central Senatorial District. The population of the Senatorial District per local government, according to the National Population Commission (NPC, 2006) The total population of the inhabitants is 948,947 (NPC, 2006)
- **3.4 Sample Size determination:** Sample size of 400 was determined using the Taro Yamane (1967) formula for sample determination. In order to guard against attrition, 20% of the sample size was added to the determined sample to add-up 480.

### 3.5 Sampling procedure

A multi sampling procedure was used to select sample for this study. These were the purposive, stratified random sampling and systematic. The six (6) existing local government areas in the Central Senatorial District formed the six (6) major clusters of the study, such as Abi local government area represents cluster one (with ten political wards), Boki represents cluster two (with eleven political wards), Etung represents cluster three (with ten political wards), Ikom represents cluster four (with eleven political wards), Obubra represents cluster five (with eleven political wards), and Yakurr represents cluster six (with thirteen political wards). From these stratified clusters, simple random sampling technique was used to select wards, households and respondents for the study.

- 3.6 Instrument for Data Collection: The questionnaire was the instrument used for data collection The questionnaire contains closed and open-ended questions which were divided into two sections A and B. Section A contain items which enable the researcher to elicit information from the respondents on certain demographic information about their personal background such as age, educational level, marital status, occupation, and locality. Section B deal with substantive issues of the study. The questionnaire was the major instrument for collection of data since it covers a wide range of respondents. The questionnaire is divided into sub-scales based on the variables developed under the objectives of the study to measure how rural women self-help projects influence community development in Cross River Central Senatorial District.
- **3.7 Administration of the Instruments:** For easy collection of data, the researcher recruited six (6) research assistants who were fluent in English language and the local language of the respondents. This ensured that the research assistants are effective in the data collection process. They were properly trained by the researcher on the methods and objectives of the study. The research assistants were first degree holders. The researcher supervised the administration and collection of the questionnaire to reduce incidence of non-retrieval. In situations where respondents were illiterates, the researcher and his assistants were readily available to explain the items when necessary; the explanations involved translation of the questions to the language respondents clearly understood.
- **3.10 Method of Data Analysis:** The study adopted both quantitative and qualitative methods of data analysis. Data from the questionnaire were coded and cleaned using the statistical package for social sciences (SPSS). This software helps to reduce the time needed to analysed a large number of questionnaire manually and enhance precision. Basically, data was analysed hypothesis by hypothesis, testing each one at the 0.05 level of significance.

**Analysis** 

Table 4.3 Types of Women's Self-help projects and function

Category	Frequency	Percent		
Types				
Farmer's Cooperative society	23	5.3		
Micro-credit (Osusu) contribution	216	49.8		
Women Association Functions	195	44.9		
Farming	30	6.9		
Contribution	392	90.3		
Trading	11	2.5		
Politics	1	0.2		

Source: Fieldwork, 2022

Table 4.3 showed over 95% of the respondents agreed that there were several self-help projects in the study area. Among them included Osusu or thrift contribution (49.8%). Almost all the respondents agreed that they were members of those projects or associations that perform many functions; these included contribution (90.3%). It follows therefore that since women are engaged in these different activities, they are aware and are contributing immensely to the development of their families and communities.

Table 4.4: Respondents rating of contribution of Educational projects to Community Development

S/N	Self-help Educational projects	SD	D	UD	A	SA	$\overline{\mathbf{X}}$	SD
1.	Provide teaching materials to school	9	27	15	298	85	4.50	.915
2.	Award scholarship to intelligent and (or) indigent		2	20	87	314	4.10	.637
	children							
3	Adult education is encouraged	7	9	80	88	250	3.96	.732
4	School enrollment is boosted.		139	46	152	85	3.54	1.310
5	Helps to innovate school classroom/building		48	41	98	72	2.72	1.645
6	Establish vocational training centre	42	28	50	69	245	3.65	1.101
7	Educate women on efficient use of community		5	20	306	95	4.62	.725
	resources.							

Source: Fieldwork, 2022.

Table 4.4 showed seven items used to measure self-help educational project and community development. All the responses were either strongly agreed or agreed, implying that, the respondents were not only seriously engaged in activities that promote teaching and learning, but also enhances efficient use of local resources around them to boost their living condition and that of the entire community. From the table, it could be deduced that women self-help educational projects are a catalyst that enlighten, educate, and promote family and community development in the central Senatorial district of Cross River State.

## **Hypothesis**

**Hypothesis One**: There is no significant relationship between rural women educational projects and community development in Cross River Central Senatorial District.

Dependent variable (Y): Community development

Independent variable (X): Rural women educational projects

Statistical analysis: Pearson product moment correlation coefficient (rxy) was used to

determine the relationship between the two major variables

Table 4.9: Pearson product moment correlation coefficient between Educational projects and community development

	Correlations									
1	Categories Self-help educational projects	<b>X</b> 4.47	<b>SD</b> .971	<b>1</b> 1.00	2	3	4	5	6	7
2	Award scholarship	4.07	.700	.2	1.00					
3	Enhance adult education	3.93	.782	.395	.026	1.00				
4	Enhance School enrolment	3.52	1.327	.339**	434	434	1			
5	Innovation of school/classroom	2.70	1.646	.348	.219**	.023	.260**	1		
6	Vocational Training	3.62	1.125	.281**	.104*	.295**	136**	077	1	
7	Efficient use of community resources	4.58	.792	281***	.340**	.127**	102*	113*	.129**	1

### \*\* Correlation is significant at the 0.01 level (2-tailed)

Following from here, the null hypothesis which states that there is no significant relationship between rural women educational project and community development was rejected while the alternate hypothesis was accepted. The results also showed a positive correlation coefficient (because of the negative sign of the p-Value). This implies that, an increase in the independent variable (educational projects) directly lead to an increase in the dependent variable (community development). We can therefore conclude that, there are statistical significant relationship between rural women educational projects and community development. The result above corroborated the findings of the qualitative data.

#### Discussion

The hypothesis which was presented in a null form state thus; there is no significant relationship between rural women educational projects and community development. The independent variable in this hypothesis is educational projects, this variable was measured continuously, while the dependent variable is community development, and this variable was also measured continuously too. After testing, the result revealed that, there is a significant relationship between educational projects and community development.

This finding is in agreement with the work of Ihejiamaizu (2017) which maintains that education is an indispensable live of people. It helps in the improvement of life of an individual, the community as well as the society. Where education is inculcated into rural community development, its aim is always to produce people who can choose for themselves what kind of development and self-help actualization they want pursue. Also, this finding corroborated Neha, et Al (2021), who revealed that, women have many reasons why it is important to contribute to the development of their community through intervention in educational activities. They have realized that there is a strong relationship between education and better life, nutrition, improved hygiene, low mortality and fertility rates, and economic development. The finding further revealed the reason educational activities are taken seriously as to meet the economic and social needs of their society through enhancing efficiency in the use of social and economic resources which is believed will lead to economic growth and social well-being of the people.

The finding is also in consonance with a study conducted by Ngwu (2019), which revealed that women self-help educational initiatives encourage illiterate people in the community to register in adult literacy classes, increase enrolment of children in school and award scholarship to brilliant children. This help them to embrace new vision, learn to respond to new initiative, agree to new existing institutions and where necessary, create new ones to serve economic, social and political ends. Likewise Akwaji, Otu and Abang (2021) assert that "poverty is defined as a lack of well-being that has several dimensions, including a lack of financial resources, health related wellbeing, housing and occupational and societal integration".

### Conclusion

On the basis of the research questions and statistical analysis of each of the null hypothesis, that directed the study, the following conclusions were deduced that rural women have been engaged in community development programmes through the use of self-help groups. The self-help projects give local women the opportunity to participate in shaping the lives of the people at the grassroots.

It is delightful to find out from the study that some students who are beneficiaries of self-help group's scholarship are in tertiary institution for higher education. They are literary of projects executed in various communities sponsored by women self-help groups as a social intervention pooling in their community, the self-help projects is a directed community development approach where members know what they want, the needs of their community. Through self-help farmers' cooperative society, there is improve living condition of families and the communities. The government should address the myriad of problems such as poverty, corruption, unemployment, which are likely precursor to violent reaction and insecurity (Ushie, E. M., Akwaji, F. N. & Ezikeudu, C.C. 2015).

#### Recommendations

Based on the findings and conclusion of the study, and also to ensure equal and more meaningful contribution to development by women through self-help project, the following measures were recommended. In order to ensure equal and more meaningful contribution to development by women through self-help project the following measures are suggested:

- 1. Since there is a positive relationship between education and community development, it is therefore necessary for women self-help groups to be encouraged to enable them contribute more to educational activities.
- 2. Activities of Women Community Association has been identified as enhancing community development. Therefore, there is need for Local Government Council to create a financial credit pool for women in self-help group through their community based Association. This will further enhance the development activities of the women through their Association.
- 3. Various organs in a community should make membership of at least a self-help group compulsory. This will form the bed rock of self-help projects sustainability and community development.

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